

Consumer
SAVVY

Consumer Wise



LEVEL
2

Consumer Education Youth Activity Guide

Name _____

County _____



Welcome to *Consumer Wise*

Welcome to *Consumer Wise*, the second Youth Activity Guide written to help you become a savvy consumer. You will be a consumer of goods and services your entire life. Wise consumers look for opportunities to improve their ability and become savvy shoppers. By completing the activities in this guide you will practice new consumer skills as well as life skills including problem solving, critical thinking, and self-responsibility.

It is possible for you to complete this project by yourself. But you will enjoy being part of a group working together with a helper to complete the activities. If you aren't in a group, we hope you will ask an adult to be your helper, and to discuss with you the Check This Out! and Savvy Challenges sections.

A Look at parts of Each Activity

The Real Deal

What you will be able to do after completing the activity.



Attention Shoppers!

Where you begin each activity.



Check This Out!

Questions to help you think about what you learn and how to apply the knowledge to other parts of your life. Discuss the questions in your group, with your helper, or with another adult. Write your answers to questions where lines are provided.

CLEAN UP ON Aisle



Words you need to know. These words are in **boldface** type the first time they are used in an activity. A complete list of these words and their definitions are on page 35. Spend time learning the meaning of these words as you will use them later in other activities.



Contains information that will be useful to you.

Savvy Challenges

Offers you more ways to help you understand and practice the skills you learned in the activity.

Achievement Program

Record the activities you complete on page two. Your helper will initial them after the two of you discuss them.

Notes to Helper

Thank you for volunteering your time and experience to assist one or more young people with this project. These activities will provide opportunities for them to develop good consumer skills that they will use their entire lives. Your involvement will make a real difference in the quality of their learning. You play a valuable role in helping them understand the subject matter and practice the important life skills. With your guidance and support youth will set goals and work to achieve success in becoming savvy shoppers. Consumer Savvy includes three levels of youth activity guides and a *Helper's Guide* with additional activities and information to assist you in your role as a Helper.

Want to learn more?

Visit the Consumer Savvy project online for games, Internet resources and more fun opportunities to help you learn.

www.4-H.org/curriculum/consumersavvy



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For more on Consumer Education,
look for other guides in this series.



Level 1
BU-08030

The Consumer in Me

Consumer Basics

Talking Shopping
Getting the Goods on Services
Stick to Your List
Why Can't I Have It?

Consumer Saving

Reach for a Star
When I Wish Upon a Star

Consumer Spending

Where Has My Money Gone?
How to Get What I Want
Bargain Shopping
What is the Best Buy?
Which Do I Choose?

Consumer Service

What Can I Give?
That Interest is Simple
Why is Compound Complex?
Time is Money



Level 3
BU-08032

Consumer Roadmap

Consumers in the Global Marketplace

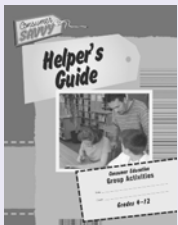
My Clothes Have Frequent
Flyer Miles
The Global Economy
Consider the Source
The Bull's Eye on Your Wallet
Am I a Responsible Consumer?
I Have Rights Too, You Know!
Reading, Writing and Researching
Giving Back

Using My Consumer Rights

Got a Complaint?
How to Write a Wrong
Don't Give Up—Legal Ease

Living on My Own

All in a Day's Work
I Own a Car, or Does it Own Me?
What Does Real Life Cost?



Group
BU-08033

Helper's Guide

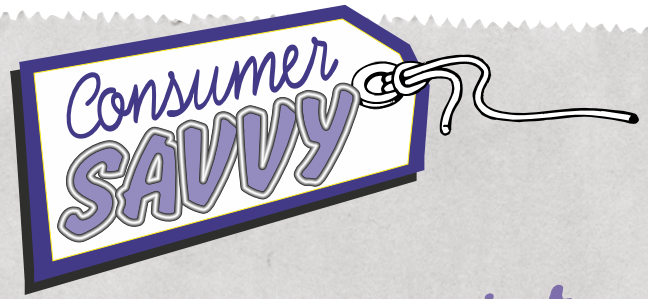
Learn by Doing
Ages and Stages of Youth
Developing Life Skills

Group Activities

Planning for Consumer Savvy
Money and My Family
We Don't Agree
Where I Spend My Money
Let's Spend Our Allowance!
A Gathering We Will Go
Complete a Family Internet Contract
Working for a Living
It's a New Consumer World
Balancing the Books

Consumer Games

Money Bingo
Consumer Glossary Games
Shopping Around: A Consumer
Skillathon
Consumer Savvy Project Meeting
Ideas
Answer Key
Academic Standards
Measuring the Impact—Pre-post
Evaluation



Shopping List

Consumer Wise

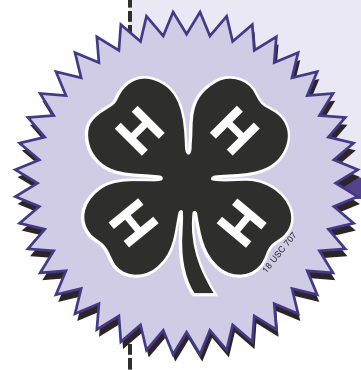
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ACHIEVEMENT PROGRAM CERTIFICATE

_____ has successfully completed all requirements of the
Consumer Wise Achievement Program
in the Consumer Savvy Series.

Helper's signature _____ Date _____



Are You a Savvy Consumer?



How much money do you have to spend? Is it enough to buy everything you need and want? Most consumers would have to say, “No!” But there are ways to make the most of your money, and get the best deal that you can. This is called **resource management**, being responsible for the money you have, and using it for what is most important. Money is one of the **resources** available. When making a decision, consider all of the resources you have, including time, materials, and information.

Attention Shoppers!

Have you ever thought about how you make a decision? Consumers often have to decide which goods and services to buy. To help you become a savvier consumer, answer these questions about your decision making style.

- When do you most often make decisions?

- What information do you want to have before you make a decision?

- Do you consider suggestions from your friends or someone in your family when making a big decision? Explain.

- Do you make decisions quickly or think about them for a while?

- Upon what do you usually base your decisions?

- How often do you consider the **consequences** of your decisions before you make them?

- How satisfied are you with the decisions you make?

How I can improve my decision-making habits?

Now that you know a little about yourself as a decision-making consumer, think about some changes you would like to make to improve your decision-making habits. Write down the changes you would make.



Check This Out!

After completing the activity, discuss the following questions with your helper or other adult.

Consumer VIEW

- How does it feel to make your own decisions?
- Why do you like to make decisions for yourself?

Consumer THINKING

- What do you think you do best when making a decision?
- What factors are important to you in making decisions?

Consumer USE

- When have you made a decision that you wished later you had made differently?
- What would you do *now*, if you could make the decision again?

Consumer ACTION

- What kind of information about alternatives is most important to have before making a decision?
- What is one thing you will do differently the next time you make a consumer decision?

CLEAN UP ON Aisle

10



- alternatives
- consequences
- decision making
- evaluate
- resources
- resource management

clip it

Evaluating Alternatives

Before a decision is made it is important to consider the alternatives. What are the possible choices you could make and what would be the consequences of each? After the decision is made and has taken effect, **evaluate** the outcome. Was it the best decision you could have made? Why or why not?

Savvy Challenges

1. Think about a decision you made last week. Describe why you made the decision, what choices or alternatives you considered, and how satisfied you were with your decision. Discuss it with your group helper or another adult.

The Ideal Consumer

The Real Deal:

Use socially accepted manners and customs.

Consumer Skill:

Following unwritten rules for consumer behavior

Life Skill:

Social skills: courtesy and respect for others

Think about how you act when you are shopping alone. Does your behavior change when you are with family members? Is it different when you are hanging out with your friends? How do you know what behavior is acceptable when you are in a store, a restaurant, a movie theater, or other situations when you are a consumer? Do you use the same social skills in all situations? How do you know the expectations society has for the way people are to behave in consumer situations? In this activity you'll consider how society expects you to act.



Treating store merchandise carefully is an important unwritten rule.

Attention Shoppers!

Complete the chart below. For each situation describe some **unwritten rules** for consumer behavior and why you agree or not agree?

Situation	What are some unwritten rules for consumer behavior?	Why do you agree or not agree?
Seeing a movie at the theater with a friend		
Hanging out with friends playing video games		
With your family at a local restaurant		
Trying on clothes at a store with a friend		
Using a computer at the library		
Trying to return a CD to a music store by yourself		
Trying to return a CD to a music store with friends		
Calling a store to see whether the item you want is in stock		
Making a complaint while returning a defective item to a store		
Add a situation of your own here:		



Check This Out!

After completing the activity, discuss the following questions with your helper or other adult.

Consumer VIEW

- What did you learn about your consumer behavior in different situations?
- What unwritten rules do you “just know” and follow when you are a customer?
- Where do you learn unwritten rules?

Consumer THINKING

- Why do unwritten rules exist in society?
- Why might unwritten rules and social expectations vary among cultures?
- What happens if you break the unwritten rules?

Consumer USE

- How do you learn unwritten rules to help you get along at a new school?
- How are **societal norms** different from laws and policies?

Consumer ACTION

- Where will you learn unwritten rules?
- Give examples of unwritten rules you will follow as a consumer.



CLEAN UP ON Aisle

10

- responsibilities
- rights
- social norms
- unwritten rules

Clip it Unwritten Rules

You play many roles in your life—you are a student, a son or daughter, and a friend. Maybe you are also a sports star, a babysitter and a volunteer. You are also a citizen and a consumer, though you may not think about these roles very often. You have **rights** and **responsibilities** that go along with each of the roles you play in the various areas of your life. Sometimes these are formal rules such as school policies or state laws. More often than not, you will run into informal or “unwritten” rules that you have simply learned along the way.

Where did these unwritten rules come from? If they aren’t written anywhere, why do so many people follow these rules? Unwritten rules or norms have evolved to become guidelines for expected behavior in many different situations. If you “just know it,” that is a cultural norm in your group, society or culture.

Savvy Challenges

Consider one of the following consumer scenarios. Describe how you would respond, and list at least one societal norm that would influence how you behave in the situation.

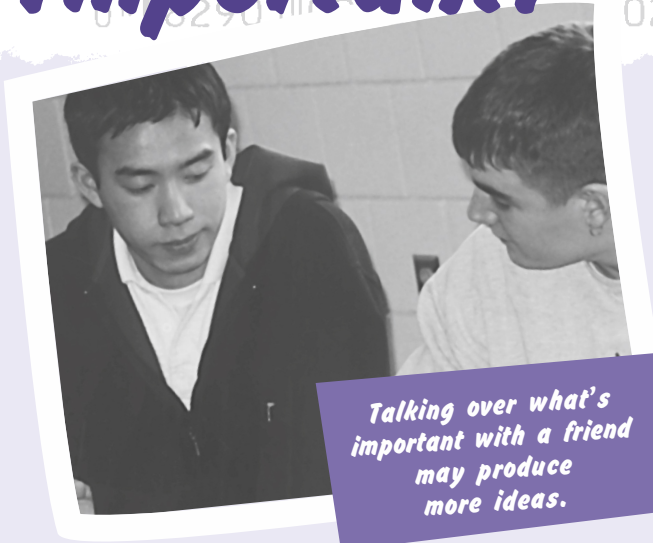
1. You buy something through an online auction. When the item arrives, it is not what you wanted at all. You are really disappointed and you feel cheated by the seller. What do you do?
2. You receive greeting cards in the mail. You didn’t order them, but the organization that sent them hopes you will send a financial donation. What do you do?
3. You answer your home phone only to hear a telemarketing pitch. You are surprised, because your family signed up for the federal do not call registry. What do you do?

What is Important?

The Real Deal:
Identify personal values.

Consumer Skill:
Determining the role of values in decision-making

Life Skill:
Decision making: consider consequences



Talking over what's important with a friend may produce more ideas.

What is important to you? Is it family, friends, honesty, success, or good grades? These are some of the things that are important to people. They are called **values**. Throughout history, a unique shield or coat of arms was used by some people to distinguish themselves and their property from others. Sometimes it represented acts of valor or bravery. Other times it stood for a family's important accomplishments or status. These shields, or family crests, had symbols and colors similar to a flag.

1 Attention Shoppers!

Enlarge the image of the shield on this page or download a larger version from Consumer Savvy Project Online. First, list four things you value that you want others to know about you. Then think of a symbol for each of those values. An example is provided.

Value	Symbol
Example: <i>Family</i>	<i>parent/child</i>
1.	
2.	
3.	
4.	

2 Enlarge the image of the shield on this page. Your shield will be a collection of items that represent your personal values. Build your design by using words, drawings, symbols, or pictures cut out of magazines. Add your favorite colors. Write your last name on the banner below the shield to take ownership of your values.

3 Present your value shield to your group or helper and explain how you make decisions based upon what is important to you.

My Value Shield

Think for a moment.

- What things are important to you?
- What do you value?
- Do your values include such things as honesty, responsibility, respect, recognition, success, faith, and family?



Check This Out!

After completing the activity, discuss the following questions with your helper or other adult.

Consumer VIEW

- How did you decide what values to include on your shield?
- What was the greatest surprise in learning what you value?

Consumer THINKING

- Why is it important to know what you value?
- How do you believe your values determine why you think and act the way you do?

- How do your values differ from those of other members of your family?

Consumer USE

- How has knowing what you value helped you understand yourself?
- How does knowing your values help you make decisions?

Consumer ACTION

- How will you apply your values to choosing your friends?
- How will you apply your values to how you act?
- How will your values help you accept the consequences of your actions?



CLEAN UP ON Aisle

10

- values

clip it

Your Values

Values are your guiding principles. They direct your behavior. Your values are those things that are important to you. Not everyone considers the same things important. You have a unique set of values that may make you think and feel differently from the person next to you.

Values are developed over time because of life experiences. These meaningful experiences may be with family, friends, teachers, or others with whom you are close. There may be famous people or characters in a book or movie that you admire because of something they said or did. Values develop out of both good and bad experiences. You may see someone do or say something you don't agree with and you make up your mind never to be that way. Values can seldom be traced back to being told what should be important to you. Rather, your values develop because of what has happened in your life.

Savvy Challenges

Share your shield with others, explaining to them what the design means and how you discovered what is important to you. If you are completing this on your own, share your shield with your adult helper. Consider how your values determine why you think and act the way you do. By sharing your ideas with others, you will gain an understanding of values that are important to them, too.

What Should I Do?

0 1290 0236 36 4902 023

The Real Deal:
Make a decision based upon personal values.

Consumer Skill:
Identify personal values

Life Skill:
Social skills: disagreeing appropriately

You are now more aware of what you personally value. What would you do when one or more of your values are not the same as those of one of your friends? You usually don't even think about what you value, what is important to you, until you experience a **value conflict**. This value may take place within you as you struggle to do what is right, or it may be a conflict with the values held by someone else.



Attention Shoppers!

Pretend that you are faced with the following situation in which your values are in conflict with those of your friends.

You are with a friend at the mall. You have been having a really great time. Your friend decides it would be fun to see if the two of you could get away with shoplifting a CD at the music store. He wants you to pick up the CD while he stands watch so no one will see you do it.

What would you do? _____

What difference would it make if you thought someone might see you? _____

Would you want your parent or another family member to find out? Why or why not? _____

What would you tell a family member about it? _____

What can you do to change the view of your friend? _____



Check This Out!

After completing the activity, discuss the following questions with your helper or other adult.

Consumer VIEW

- What was the value upon which you based your decision?
- How difficult was it to make a decision?
- What value do you think your friend was acting upon?

Consumer THINKING

- Why do you make decisions based upon your own values?
- What would happen if you made a decision based on someone else's values?

Consumer USE

- Describe a situation where you identify the value on which you based a decision.
- How will making decisions based on your own values strengthen your ability to make such decisions next time?

Consumer ACTION

- How will you explain to your friend how you feel about shoplifting?
- How can you disagree with a friend and still remain good friends?
- How will you disagree appropriately and remain true to your own values?



CLEAN UP ON Aisle

10

- value conflict



Shaping Your Values

Values affect all aspects of your life, and are the basis for the decisions you make. Your values determine what you decide to do or buy, what goals you set, how you go about reaching those goals. Values connect all of your decisions and actions.

The decisions you make every day are based upon what is most important to you. Your values help you struggle to decide what is right or wrong, and will determine your character qualities and traits. People often have different values even though society has similar expectations of all. By making decisions based on your own values you will become clearer about, and confident in, the values you hold.

Savvy Challenges

Apply the questions from the previous page to the following situations:

1. A friend wants both of you to sneak into a movie without paying.
2. You have made a purchase with cash and the clerk gave you more change than you should have received.
3. Your friend will only buy designer jeans and wants you to buy them, too. You don't have enough money. What will you do? What will you say to your friend? Discuss this with your group or helper.